



# Introducing Environmental Upgrade Finance for Owner Occupiers

## Why Sustainable Australia Fund exists

We believe that capital can be utilised as a force for environmental good. Every dollar Sustainable Australia Fund invests improves the economic and environmental outcomes of our customers, delivering tangible impact.

Sustainable Australia Fund (SAF) is Australia's leading provider of Environmental Upgrade Finance (EUF), a commercial green loan which helps businesses upgrade their buildings to achieve savings through energy efficiencies, as well as addressing climate change.

## Improve your building value through sustainable upgrades

As an owner-occupier, you have the power to improve your building while potentially reducing your operational costs. Our form of finance is called Environmental Upgrade Finance (EUF), a commercial green loan which gives you access to the capital you need so you can unlock savings while simultaneously increasing the value of your property.

## Benefits for Owner Occupiers

- No upfront capital or security
- ESG compliance
- May improve property asset value
- May reduce operating costs
- Maintain cash flow
- May lower utility costs
- May provide better workplace environment
- May attract like-minded staff
- May reduce staff turnover
- Attract more sustainability-conscious customers

## Easy to apply. Easy to service.

EUF allows repayments to be redirected and repaid alongside your council rates.

## What can be funded?

Our finance can be used to fund a range of environmental and building upgrade projects, such as:



Renewable energy  
(e.g., solar)



Energy storage



Rainwater tanks  
and reuse systems



Lighting



Fire safety  
upgrades



Air conditioning,  
heating and  
ventilation



End-of-trip  
facilities



Water management  
systems



Energy  
optimisation



Asbestos removal



Green/cool roof  
installation



Electric vehicle  
chargers



Pollution control



Building envelope  
and insulation



Flammable cladding  
replacement



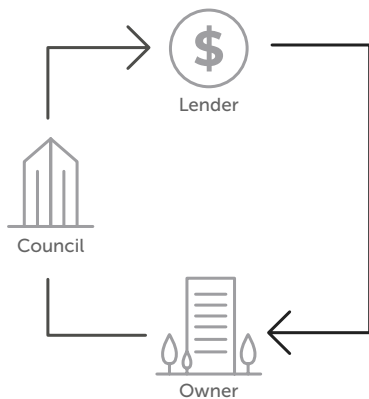
Waste  
management/  
recycling



## How does it work?

Sustainable Australia Fund provides the finance to the owner of the property which is repaid via a charge on the land that the council administers by entering into an 'Environmental Upgrade Agreement'.

You own the asset outright from day one and may benefit from lower operating costs, without any capital being outlaid.



## Application process

Simply complete our easy online form, and upload all the documents required. We approve the application and get the council to verify the rates notice.

## What does the repayment look like?

A repayment schedule will be issued when the finance is approved which will highlight the quarterly repayments. If you intend on leasing the property in future, these can be passed through to tenants, via a repayment notice at a similar time to council rates.

## Who is eligible to apply?

- Your commercial building is on rateable land
- Not owned under a self-managed super fund
- Your upgrade has measurable environmental benefit
- 2+ years in business and clear credit history

## We make it simple

- No financials under \$200k
- We can finance from \$10k-\$20M

## What you'll need to apply

- A copy of your council rates notice
- Director's ID
- No financials required under \$200k
- Project proposal for upgrade works

## Where to apply?

Simply visit [sustainableaustraliafund.com.au](https://sustainableaustraliafund.com.au) and click on **APPLY NOW** to get started.

**Interested in learning more? Contact us today.**